Page 1 of 44 Document B1 (Official Form 1) (1/08) **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Thomas, Antwon B. Thomas, Tondalya R. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-3541 than one, state all): xxx-xx-8830 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 7252 S. Campbell 7252 S. Campbell Chicago, IL Chicago, IL ZIP CODE ZIP CODE 60625 60625 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Individual (includes Joint Debtors) Chapter 9 in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding √ Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank Nature of Debts entities, check this box and state type (Check one box.) Other of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debto Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors √** 50-99 □ 50,001-☐ 1-49 ☐ 100-199 200-999 Over 1,000-<u>\_\_\_</u> 25,001-<del>10,</del>001-5,001-100.000 5 000 10 000 25.000 50.000 100.000 **Estimated Assets**  $\square$ \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$0 to More than \$50,000 \$100,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million

\$50,000,001

to \$100 million

\$10,000,001

to \$50 million

\$100,000,001

to \$500 million

\$500,000,001 More than

\$1 billion

to \$1 billion

Estimated Liabilities

\$50,001 to

\$0 to

\$100,001 to \$500,001

to \$1 million

\$500,000

\$1,000,001

to \$10 million

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ы (с	omicial Form 1) (1/08)	1 490 2 01 11		Page 2
	bluntary Petition		Antwon B. Thom Tondalya R. Tho	
(11	nis page must be completed and filed in every case.)  All Prior Bankruptcy Cases Filed Within Last	8 Vears (If more the	an two attach additi	onal sheet )
Loca	tion Where Filed:	Case Number:		Date Filed:
N. E	Dist. of IL. East. Div.	04-41598		11/9/2004
Loca	tion Where Filed:	Case Number:		Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this De	ebtor (If more tha	an one, attach additional sheet.)
Name <b>Nor</b>	e of Debtor:	Case Number:		Date Filed:
Distri		Relationship:		Judge:
		·		
10Q	Exhibit A  be completed if debtor is required to file periodic reports (e.g., forms 10K and ) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	informed the petitione of title 11, United Stat	er that [he or she] may p es Code, and have exp er certify that I have deliv	ebtor is an individual
	X /s/ Mark R. Schottler 10/29/2009			
		Mark R. Sch		
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition.  No.	hibit C e a threat of imminent and	d identifiable harm to pu	ublic health or safety?
	Ex	hibit D		
	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D completed and signed by the debtor is attached and makes is a joint petition:	ade a part of this peti	tion.	parate Exhibit D.)
	Exhibit D also completed and signed by the joint debtor is attach	•	·	
		ling the Debtor - Ven applicable box.)	iue	
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day			ict for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pe	nding in this District	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sou	endant in an action or		
	Certification by a Debtor Who Resid	des as a Tenant of R	esidential Property	1
	Landlord has a judgment against the debtor for possession of debtor's	. ,	hecked, complete the	ne following.)
	(	Name of landlord tha	t obtained judgment	t)
		Address of landlord)	iah dha dabta	
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after the second secon			·
	Debtor has included in this petition the deposit with the court of any repetition.			
П	Debtor certifies that he/she has served the Landlord with this certifica	tion. (11 U.S.C. § 36	2(I)).	

Voluntary	<b>Petition</b>
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(This page must be completed and filed in every case)

**Antwon B. Thomas** Name of Debtor(s): Tondalya R. Thomas

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Antwon B. Thomas

Antwon B. Thomas

/s/ Tondalya R. Thomas

Tondalya R. Thomas

Telephone Number (If not represented by attorney)

10/29/2009

Date

#### Signature of Attorney\*

X /s/ Mark R. Schottler

Mark R. Schottler

Bar No. 6238871

Schottler & Associates 10 S. LaSalle St. **Suite 1130** Chicago, IL 60603

Phone No. (312) 236-7200

Fax No.(312) 236-1691

10/29/2009

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

## JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Antwon B. Thomas	Case No.	
	Tondalya R. Thomas		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services
provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

## B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Antwon B. Thomas	Case No.	
	Tondalya R. Thomas		(if known)

Debtor(s)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1				
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]				
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);				
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: //s/ Antwon B. Thomas Antwon B. Thomas				
Date:10/29/2009				

B 1D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Antwon B. Thomas	Case No.	
	Tondalya R. Thomas		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	J
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of a debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	ng

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

## B 1D (Official Form 1, Exhibit D) (12/08) Document Page 7 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Antwon B. Thomas	Case No.	
	Tondalya R. Thomas		(if known)

Debtor(s)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT
A. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be impanied by a motion for determination by the court.]  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  Active military duty in a military combat zone.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Tondalya R. Thomas Tondalya R. Thomas
Date:10/29/2009

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B6A (Official Form 6A) (12/07)

In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot		\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit		Checking account at Bank of America	w	\$126.00
or shares in banks, savings and loan, thrift, building and loan, and home-		Normal and Necessary Furniture, Appliances, Electronics, Etc.	С	\$1,000.00
stead associations, or credit unions, brokerage houses, or cooperatives.		Savings account at Bank of America	w	\$80.00
		Checking account at Fifth Third Bank	Н	\$10.00
		Checking account at Bank of America	н	\$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.	x			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Normal and Necessary Clothing	С	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Antwon B. Thomas
	Tondalya R. Thomas

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance	Н	\$0.00
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension Plan	W	\$28,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Antwon B. Tho	mas
	Tondalya R. Th	omas

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Kia Optima	С	\$15,000.00
		2004 Honda Accord	С	\$7,500.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	Х			
		3 continuation sheets attached		\$52,241.00

\$52,241.00

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B6C (Official Form 6C) (12/07)

n re	Antwon B. Thomas
	Tondalya R. Thomas

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking account at Bank of America	735 ILCS 5/12-1001(b)	\$126.00	\$126.00
Normal and Necessary Furniture, Appliances, Electronics, Etc.	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Savings account at Bank of America	735 ILCS 5/12-1001(b)	\$80.00	\$80.00
Checking account at Fifth Third Bank	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
Checking account at Bank of America	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Normal and Necessary Clothing	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
Term Life Insurance	735 ILCS 5/12-1001(f)	\$0.00	\$0.00
Pension Plan	735 ILCS 5/12-1006	\$28,000.00	\$28,000.00
2004 Honda Accord	735 ILCS 5/12-1001(c)	\$0.00	\$7,500.00
		\$29,741.00	\$37,241.00

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B6D (Official Form 6D) (12/07)

In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			or rias no creations holding secured claims		<u> </u>			-
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  Citifinancial Auto PO BOX 1100 Minneapolis, MN 55440-1100		С	DATE INCURRED: NATURE OF LIEN: Purchase Money Security Interest COLLATERAL: 2007 Kia Optima REMARKS:				\$16,124.00	\$1,124.00
			VALUE: \$15,000.00	-				
ACCT #: 79982483  Honda Finance P.O. Box 660670  Dallas, TX 75266-0670		С	DATE INCURRED: NATURE OF LIEN: Purchase Money Security Interest COLLATERAL: 2004 Honda Accord REMARKS:				\$7,500.00	
	+		VALUE: \$7,500.00					
	-	-	Subtotal (Total of this I	ag	e) >		\$23,624.00	\$1,124.00
			Total (Use only on last	oag	e) >	. [	\$23,624.00	\$1,124.00
and the second of the second of							(5	

No continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-40872 Doc 1 Filed 10/29/09 Entered 10/29/09 16:10:14 Desc Main Document Page 15 of 44

B6E (Official Form 6E) (12/07)

In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
V	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	3continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(If Known)

	TYPE OF PRIORITY	Aam	Inisti	ative allowances						
MAILIN INCLUDI AND ACC	TOR'S NAME, IG ADDRESS NG ZIP CODE, OUNT NUMBER ructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: I.D.E.S. Benefit Repaymer PO BOX 6996 Chicago, IL 60680			С	DATE INCURRED: CONSIDERATION: Overpayment of Benefits REMARKS:				\$3,000.00	\$3,000.00	\$0.00
Sheet no. <u>1</u> attached to Schedul	e of Creditors Holding (Use	Prior onl	ty Cla <b>y on</b>	cheets Subtotals (Totals of this aims ast page of the completed Schedulen n the Summary of Schedules.)	To	ge) otal		\$3,000.00	\$3,000.00	\$0.00
	If ap	plica	ıble,	last page of the completed Schedul report also on the Statistical Summ bilities and Related Data.)		als	>			

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In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(If Known)

Ľ	TYPE OF PRIORITY	om	estic	Support Obligations						
MAILING INCLUDIN AND ACCO	OR'S NAME, G ADDRESS IG ZIP CODE, DUNT NUMBER Ictions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT#: Katrina Jefferson c/o Mississippi Dep Child Support Divis 750 N. State Jackson, MS 39202			С	DATE INCURRED: CONSIDERATION: Child Support REMARKS:				Notice Only	Notice Only	Notice Only
Sheet no <b>2</b> attached to Schedule	of Creditors Holding P (Use	riori <b>onl</b> y	ty Cla y on I	sheets Subtotals (Totals of this aims last page of the completed Schedulen the Summary of Schedules.)	To	ge) otal		\$0.00	\$0.00	\$0.00
	If app	lica	ıble, ı	last page of the completed Schedul report also on the Statistical Summ bilities and Related Data.)		als	>			

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In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(If Known)

TYPE OF PRIORITY	Adm	inist	rative allowances						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603		С	DATE INCURRED: 11/05/2008 CONSIDERATION: Attorney Fees REMARKS:				\$3,000.00	\$3,000.00	\$0.00
attached to Schedule of Creditors Holding	g Prior se onl	ity Cla <b>y on</b>	sheets Subtotals (Totals of this aims last page of the completed Schedule in the Summary of Schedules.)	То	ge) tal		\$3,000.00 \$6,000.00	\$3,000.00	\$0.00
(U If a	se onl	y on able,		Γota E. ry	als	>		\$6,000.00	\$0.00

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B6F (Official Form 6F) (12/07) In re Antwon B. Thomas Tondalya R. Thomas

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	חוקטות	AMOUNT OF CLAIM
ACCT #: American General Finance PO Box 3251 Evansville, IN 47731-3251		С	DATE INCURRED: CONSIDERATION: Loan REMARKS:				Notice Only
ACCT #: Anderson Financial Network/Bloom 404 Brock Dr. PO BOX 3097 Bloomington, IL 617023097		С	DATE INCURRED: CONSIDERATION: Collecting for- US Cellular REMARKS:				Notice Only
ACCT #: 5181-8700-1208-4030  Aspen Payment Processing PO Box 11801 Newark, NJ 07101-8101		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$680.16
ACCT #: 3666 Asset Acceptance Corp. PO Box 2036 Warren, MI 48090-2036		С	DATE INCURRED: CONSIDERATION: Collecting for - Bally Total Fitness REMARKS:				\$1,012.00
ACCT #: Bally Total Fitness 12440 E. Imperial Suite 3 Norwalk, CA 90650		С	DATE INCURRED: CONSIDERATION: Services REMARKS:				Notice Only
ACCT #: 5178-0573-0146 Capital One PO BOX 85522 Richmond, VA 23285		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$671.00
7continuation sheets attached		(Rep	(Use only on last page of the completed Sci fort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ule n tl	ıl > F.) he	.) <del>:</del>

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Tondalya R. Thomas

Case No.

(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		DISPUTED	AMOUNT OF CLAIM
ACCT #: 5436-6810-0063  CCS/First National Bank 500 E 60th St N Sioux Falls, SD 57104		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$468.00
ACCT#: 34735446  Credit Management Services 4200 International Pkway Carrollton, TX 75007		С	DATE INCURRED: CONSIDERATION: Collecting for - Comcast REMARKS:					\$154.00
ACCT #: 4447-9621-5253-9080  Credit One Bank PO BOX 60500  City of Industry, CA 91716-0500		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$825.00
ACCT #: Credit Protection PO Box 802068 Dallas, TX 75380-2068		С	DATE INCURRED: CONSIDERATION: Collecting for -Comcast REMARKS:					Notice Only
ACCT #: 650636914415  Dependon Collection Service PO Box 4833  Oak Brook, IL 60522		С	DATE INCURRED: CONSIDERATION: Collecting for- Village of Alsip REMARKS:					\$1,000.00
ACCT#:  Direct Loans c/o U.S. Department of Education P.O. Box 5609 Greenville, TX 75403		w	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:					\$19,000.00
Sheet no. <u>1</u> of <u>7</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	(Use only on last page of the completed Sci port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	T ned e, c	n tl	ıl > F.j	)	\$21,447.00

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Tondalya R. Thomas

Case No. (if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CET IGNIC	200	AMOUNT OF CLAIM
ACCT #: 6011-3810-1629  Direct Merchants Bank PO BOX 29468 Phoenix, AZ 85038-9468		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					Notice Only
ACCT #: 0314-0000-3293-433 ER Solutions, Inc. P.O. Box 9004 Renton, WA 98057-9004		С	DATE INCURRED: CONSIDERATION: Collecting for - Washington Mutual REMARKS:					\$744.01
ACCT #: 4447-9611-1940-6763  Global Vantedge Attn Payment Processing PO Box 3458 San Rafael, CA 94912-3458	-	С	DATE INCURRED: CONSIDERATION: Collecting for -Credit One Bank REMARKS:					\$771.23
ACCT #: 20076  Great American Finance 205 W. Wacker Dr., #322 Chicago, IL 60606		С	DATE INCURRED: CONSIDERATION: Loan REMARKS:					\$926.00
ACCT #: 5155-9700-0073- HSBC Bank PO BOX 81622 Salinas, CA 93912	-	С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					Notice Only
ACCT #: 6011-3810-1629  HSBC Bank PO BOX 97280  Portland, OR 97280		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$484.00
Sheet no. 2 of 7 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	IS	hed to Su  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relations	hedu le, o	ota ule n th	l > F.) ne		\$2,925.24

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Tondalya R. Thomas

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 1804698  Hunter Warfield Collections 3111 W. DR. Martin Luther King BLVD #200 Tampa. FL 33607		С	DATE INCURRED: CONSIDERATION: Collecting for - Somerset Park Apartments REMARKS:					Notice Only
ACCT#: 5259-8300-2359-8649 Ice Burg & Associates DBA Hall Burg & Associates 9476 Hemlock Lane N Maple Grove, MN 55369		С	DATE INCURRED: CONSIDERATION: Attorney for -First Bank of Delaware REMARKS:					\$628.10
ACCT #: 0810-300-151 ICS Collection Service Inc. PO BOX 1010 Tinley Park, IL 60477-9110		С	DATE INCURRED: CONSIDERATION: Collecting for - St. Francis Hospital REMARKS:					\$40.00
ACCT#: 3974 Illinois Lending Corp. 100 W. Randolph Street Chicago, IL 60601	_	С	DATE INCURRED: CONSIDERATION: Loan REMARKS:					\$1,000.00
ACCT#: 2008-M1-713008  KAHN SANFORD LTD  180 N LASALLE#2025 Chicago, IL 60601		С	DATE INCURRED: CONSIDERATION: Attorneys for - MFJT LLC REMARKS:					Notice Only
ACCT #: 317080  Law Offices of Charles G McCarthy PO Box 1045 Bloomington, IL 61702		С	DATE INCURRED: CONSIDERATION: Attorney for - Kahuna Payment Solutions REMARKS:					\$733.33
Sheet no. 3 of 7 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	IS	hed to  (Use only on last page of the complete ort also on Summary of Schedules and, if apple Statistical Summary of Certain Liabilities and	d Sche icable,	To du on	otal le f	> F.) ie	\$2,401.43

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Lease Finance Group, LLC 233 N Michigan Ave, Suite 1800 Chicago,IL 60601	-	С	DATE INCURRED: CONSIDERATION: Terminated Lease REMARKS:				\$3,500.00
ACCT #: 205883  Lous Harris Company 613 Academy Dr. Northrbrook, IL 60062		С	DATE INCURRED: CONSIDERATION: Collecting for - Kaplan Melvin J. Attorney REMARKS:				\$809.00
ACCT #: 4447-9611-1940 LVNV Funding PO BOX 10497 Grenville, SC 29603	-	С	DATE INCURRED: CONSIDERATION: Collecting for- Marin REMARKS:				\$998.00
ACCT #: 4878  MedClear Inc. 507 Prudential Rd. Horsham, PA 190442308		С	DATE INCURRED: CONSIDERATION: Collection Account REMARKS:				\$435.00
ACCT #: 37446114  NCO Financial System 11214 Renner Rd Lenexa, KS 66219		С	DATE INCURRED: CONSIDERATION: HSBC Card Service REMARKS:				\$1,006.38
ACCT #: 4878  NCO-MedCLR PO BOX 8547 Philadelphia, PA 19101		С	DATE INCURRED: CONSIDERATION: Collecting for- Gregory Emergency Physicians REMARKS:				\$435.00
Sheet no. 4 of 7 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Related	nedı e, o	ota ule l n th	l > F.) ne	\$7,183.38

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: D008404783  Nelnet Inc. PO BOX 17460 Denver, CO 80217-0460		н	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:				\$4,682.99
ACCT #: 4663-0900-0498-5652  Orchard Bank PO BOX 17051  Baltimore, MD 21297	_	С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$957.23
ACCT #: Payday Loan Store 6313 W. 95th St. Oak Lawn, IL 60453		С	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$1,234.00
ACCT #: 4090-0165-9698-50001  Pentagroup Financial, LLC PO Box 742209  Houston, TX 77274-2209		С	DATE INCURRED: CONSIDERATION: Collecting for -Triad Financial Services REMARKS:				Notice Only
ACCT #: 5677427  Professional Account Management 633 W Wisconsin Ave Milwaukee, WI 53203		С	DATE INCURRED: CONSIDERATION: Collecting for - TCF BANK REMARKS:				\$602.00
ACCT #: 343608543  Receivable Management SE 240 Emery St.  Bethlehem, PA 18015		С	DATE INCURRED: CONSIDERATION: Collecting for - Sprint REMARKS:				\$317.00
Sheet no. <u>5</u> of <u>7</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	IS	(Use only on last page of the completed Sci ort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ule n th	l > F.) ne	

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 0314-0000-3293-433 RJM Acquisitions LLC 575 Underhill Blvd. Ste. 224 Syosset, NY 11791		С	DATE INCURRED: CONSIDERATION: Collecting for -Washington Mutual Checking Acct REMARKS:				\$744.01
ACCT #: Rush Copley Medical Center PO Box 352 Aurora, IL 60507-0352		С	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$700.00
ACCT #: 9875045415100122005  Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500	-	w	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:				\$30,055.00
ACCT #: 4146-8300-0295-4060  Salute Payment Processing PO BOX 790183 St. Louis, MO 63179-0183		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$447.00
ACCT #: Somerset Park Apartments 4127 W. 127th Street Alsip, IL 60803		С	DATE INCURRED: CONSIDERATION: Apartment Fees and Rent REMARKS: Invoice 213582, 8610				\$4,147.56
ACCT #: 414482973 The Bureaus Inc. 5201 Rufe Snow Dr. Ste 400 North Richland Hills, TX 76180	_	w	DATE INCURRED: CONSIDERATION: Collecting for - Bureaus Investment Group N. 15 REMARKS:				\$817.00
Sheet no. 6 of 7 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$36,910.57

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Tondalya R. Thomas

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CITIONIC	DISPOIED	AMOUNT OF CLAIM
ACCT #: Transouth Financial PO Box 1472 Minneapolis, MN 55440-1472	-	С	DATE INCURRED: CONSIDERATION: Deficiency REMARKS:					Notice Only
ACCT #: 4000016596985  Triad Financial Services, Inc. 7711 Center Avenue Suite 250 Huntington Beach, CA 92647	-	С	DATE INCURRED: CONSIDERATION: Deficiency on repossessed vehicle REMARKS: 2005 Pontiac G6					\$12,833.00
ACCT #: Visa PO BOX 77043 Madison, WI 53707-1043		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$9,000.00
ACCT #: 1004246868  Zenith Acquisition Corp. 220 John Glenn Drive, Suite One Amherst, New York 14228	_	С	DATE INCURRED: CONSIDERATION: Collecting for- Tribute Mastercard REMARKS:					\$628.00
Sheet no7 of7 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl		ıs	hed to Su  (Use only on last page of the completed Sci bort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	nedi e, o	ota ule n tl	ıl > F.) he	)	\$22,461.00 \$103,485.00

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B6G (Official Form 6G) (12/07)

In re Antwon B. Thomas Tondalya R. Thomas

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re **Antwon B. Thomas Tondalya R. Thomas** 

Case No.	
	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Dependents of Debtor and Spo			ouse	
Married	Relationship(s): Son Age(s): 8	Relationship	(s):	Age(s):
Employment:	Debtor	Spouse		
Occupation	Security Guard	Cashier	. D	
Name of Employer	Cedar Pointe	Cook County	y Recorder	
How Long Employed Address of Employer	5 years 5825 W. Cermak	10 years 118 N. Clark		
Address of Employer	Chicago, IL	Chicago, IL		
	Chicago, ic	Criicago, iL		
	verage or projected monthly income at time case filed		DEBTOR	SPOUSE
	s, salary, and commissions (Prorate if not paid month	ıly)	\$611.04	\$4,119.96
2. Estimate monthly over	ertime	ı	\$0.00	\$0.00
3. SUBTOTAL			\$611.04	\$4,119.96
4. LESS PAYROLL DE			<b>\$40.04</b>	£400.4E
b. Social Security Ta	udes social security tax if b. is zero)		\$19.61 \$37.87	\$436.15 \$0.00
c. Medicare	X		\$8.86	\$59.00
d. Insurance			\$0.00	\$96.76
e. Union dues			\$0.00	\$41.08
f. Retirement	/ Pension		\$0.00	\$350.20
g. Other (Specify)		_	\$0.00	\$0.00
n. Otner (Specify)		<u> </u>	\$0.00	\$0.00
i. Other (Specify)		_	\$0.00	\$0.00
j. Other (Specify)		_	\$0.00	\$0.00
k. Other (Specify)		_	\$0.00	\$0.00
	ROLL DEDUCTIONS		\$66.34	\$983.19
	ILY TAKE HOME PAY	Į	\$544.70	\$3,136.77
	operation of business or profession or farm (Attach	detailed stmt)	\$0.00	\$0.00
8. Income from real pro			\$0.00	\$0.00
<ol> <li>Interest and dividend</li> <li>Alimony maintenance</li> </ol>	s e or support payments payable to the debtor for the	dobtor's uso or	\$0.00 \$0.00	\$0.00 \$0.00
that of dependents lis		debioi s use oi	φυ.υυ	φ0.00
	vernment assistance (Specify):			
	(eposity).		\$0.00	\$0.00
12. Pension or retiremen			\$0.00	\$0.00
13. Other monthly incom	e (Specify):		<b>#4.000.00</b>	<b>#</b> 0.00
a. PT Temp Income			\$1,000.00	\$0.00
b			\$0.00	\$0.00
C	CO 7 TUDOU 611 40		\$0.00	\$0.00
14. SUBTOTAL OF LINE			\$1,000.00	\$0.00
	Y INCOME (Add amounts shown on lines 6 and 14)		\$1,544.70	\$3,136.77
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals fro	m line 15)	\$4,	681.47

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

ayr	plete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any nents made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may r from the deductions from income allowed on Form 22A or 22C.
	Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

······································	
Rent or home mortgage payment (include lot rented for mobile home)	\$1,350.00
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$350.00
b. Water and sewer	
c. Telephone	\$150.00
d. Other: Cable/Internet	\$90.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$550.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$75.00
7. Medical and dental expenses	\$150.00
8. Transportation (not including car payments)	\$250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$26.00
b. Life	\$55.00
c. Health	
d. Auto	\$160.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others: Child Support	\$200.00
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$625.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,181.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this
document: None.	

#### 20. STATEMENT OF MONTHLY NET INCOME

- a. Average monthly income from Line 15 of Schedule I
- b. Average monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

\$4,681.47 \$4,181.00

\$500.47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Antwon B. Thomas

Tondalya R. Thomas

CASE NO

CHAPTER 13

## **EXHIBIT TO SCHEDULE J**

## **Itemized Personal Expenses**

Expense		Amount
Haircuts & Grooming		\$100.00
Auto Repair		\$75.00
School Expenses		\$150.00
After School Care		\$300.00
	Total >	\$625.00

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Antwon B. Thomas Tondalya R. Thomas

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$52,241.00		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$23,624.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		\$6,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$103,485.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,681.47
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,181.00
	TOTAL	24	\$52,241.00	\$133,109.00	

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Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re **Antwon B. Thomas Tondalya R. Thomas** 

Case No.

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$53,737.99
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$53,737.99

#### State the following:

Average Income (from Schedule I, Line 16)	\$4,681.47
Average Expenses (from Schedule J, Line 18)	\$4,181.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,856.12

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,124.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$6,000.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$103,485.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$104,609.00

Case 09-40872 Doc 1 Filed 10/29/09 Entered 10/29/09 16:10:14 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 34 of 44

In re Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have	read the foregoing summary and schedules, consisting of	26
sheets, and that they are true and correct to the	best of my knowledge, information, and belief.	
Date 10/29/2009	Signature /s/ Antwon B. Thomas	
	Antwon B. Thomas	
Date 10/29/2009	Signature /s/ Tondalya R. Thomas	
	Tondalya R. Thomas	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Antwon B. Thomas	Case No.	
	Tondalya R. Thomas		(if known)

	Tondaiya R. Thom	as	(If Known)	
		STATEMENT OF F	INANCIAL AFFAIRS	
	1. Income from empl	loyment or operation of business		
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's busine		e date this otor that ntify the lebtors filing	
	AMOUNT	SOURCE		
	\$55,068.96	Year to date apx.		
	\$62,120.00	2008		
	\$62,204.00	2007		
None ✓	State the amount of incom- two years immediately prec separately. (Married debto	ceding the commencement of this case. Giv	ployment, trade, profession, or operation of the debtor's busines by particulars. If a joint petition is filed, state income for each spats state income for each spouse whether or not a joint petition is	pouse
	3. Payments to credi	tors		
	Complete a. or b., as app	ropriate, and c.		
None	debts to any creditor made constitutes or is affected b of a domestic support oblig counseling agency. (Marri	within 90 days immediately preceding the c y such transfer is less than \$600. Indicate w gation or as part of an alternative repayment	ayments on loans, installment purchases of goods or services, ommencement of this case unless the aggregate value of all privith an asterisk (*) any payments that were made to a creditor or schedule under a plan by an approved nonprofit budgeting and r 13 must include payments by either or both spouses whether or not filed.)	roperty that n account d credit
None	preceding the commencer \$5,475. If the debtor is an obligation or as part of an a (Married debtors filing under	nent of the case unless the aggregate value individual, indicate with an asterisk (*) any palternative repayment schedule under a plan	syment or other transfer to any creditor made within 90 days imn of all property that constitutes or is affected by such transfer is payments that were made to a creditor on account of a domestic in by an approved nonprofit budgeting and credit counseling age syments and other transfers by either or both spouses whether or is not filed.)	less than c support ency.
None	who are or were insiders.		eceding the commencement of this case to or for the benefit of chapter 13 must include payments by either or both spouses when the petition is not filed.)	
				-

## 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Cash Loans Today Inc vs. Tondalya Dyson 07 M1 162607

NATURE OF PROCEEDING Collections

COURT OR AGENCY AND LOCATION Circuit Court of Cook County STATUS OR DISPOSITION Judgment Case 09-40872 Doc 1 Entered 10/29/09 16:10:14 Desc Main

B7 (Official Form 7) (12/07) - Cont.

		EASTERN DIVISION (CHICAGO)	
n re:	Antwon B. Thomas	Case No.	
	Tondalya R. Thomas	•	(if k

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 1			
None	b. Describe all property that has been attached, garnished of the commencement of this case. (Married debtors filing under both spouses whether or not a joint petition is filed, unless the	er chapter 12 or chapter 13 must ir	nclude information concerning property of either or	
Solution Sol			debtors filing under chapter 12 or chapter 13 must	
	NAME AND ADDRESS OF CREDITOR OR SELLER Triad Financial 7711 Center Ave Suite 250 Huntington Beach, CA 92647	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 12/2007	DESCRIPTION AND VALUE OF PROPERTY 2005 Pontiac G6 Deficiency on Repossessed Vehicle \$14,633	
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of cre (Married debtors filing under chapter 12 or chapter 13 must if filed, unless the spouses are separated and a joint petition is	include any assignment by either c		
None	b. List all property which has been in the hands of a custodi commencement of this case. (Married debtors filing under c spouses whether or not a joint petition is filed, unless the sp	hapter 12 or chapter 13 must inclu	ide information concerning property of either or both	
None	7. Gifts List all gifts or charitable contributions made within one year	immediately preceding the comme	encement of this case except ordinary and usual	

gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Schottler & Associates 10 S. LaSalle St. **Suite 3410** Chicago, IL 60603

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 07/28/2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$500.00

(if known)

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Antwon B. Thomas
	Tondalya R. Thomas

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	on	_

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

✓

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Antwon B. Thomas
	Tondalya R. Thomas

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Fn	viror	ımen	tal	Info	rmation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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B7 (Official Form 7) (12/07) - Cont.

## NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Antwon B. Thomas Tondalya R. Thomas

Case No.	
	(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

[If completed by an individual or individual and spouse]		
I declare under penalty of perjury that I have read the answe attachments thereto and that they are true and correct.	rs contained in th	e foregoing statement of financial affairs and any
Date 10/29/2009	Signature	/s/ Antwon B. Thomas
	of Debtor	Antwon B. Thomas
Date 10/29/2009	Signature	/s/ Tondalya R. Thomas
	of Joint Debtor	Tondalya R. Thomas
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201 (12/08)

# Document Page 40 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Antwon B. Thomas Tondalya R. Thomas

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: <u>Liquidation</u> (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B 201 (12/08)

Tondalya R. Thomas

# Document Page 41 of 44 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

NORTHERN DISTRICT OF ILLII
EASTERN DIVISION (CHICAG

Page 2

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Mark R. Schottler	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.	

#### /s/ Mark R. Schottler

Mark R. Schottler, Attorney for Debtor(s) Bar No.: 6238871 Schottler & Associates 10 S. LaSalle St. Suite 1130

Chicago, IL 60603 Phone: (312) 236-7200 Fax: (312) 236-1691

B 201 (12/08)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Antwon B. Thomas

Tondalya R. Thomas

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Antwon B. Thomas	X /s/ Antwon B. Thomas	10/29/2009	
Tondalya R. Thomas	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X _/s/ Tondalya R. Thomas	10/29/2009	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

Page 3

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Antwon B. Thomas CASE NO

Tondalya R. Thomas

CHAPTER 13

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) a that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy cas is as follows:				
	For legal services, I have agreed to accept:		\$3,500.00		
	Prior to the filing of this statement I have receiv	ved:	\$500.00		
	Balance Due:		\$3,000.00		
2	The source of the compensation paid to me wa	as.			
	☑ Debtor ☐ Other (s				
3.	The source of compensation to be paid to me i  Debtor Other (s				
4.	☑ I have not agreed to share the above-disc associates of my law firm.	losed compensation with any othe	er person unless they are members and		
	☐ I have agreed to share the above-disclose associates of my law firm. A copy of the accompensation, is attached.				
	In return for the above-disclosed fee, I have ag a. Analysis of the debtor's financial situation, a bankruptcy; b. Preparation and filing of any petition, schedic. Representation of the debtor at the meeting By agreement with the debtor(s), the above-dis	and rendering advice to the debtor ules, statements of affairs and pla of creditors and confirmation hea	in determining whether to file a petition in n which may be required; ring, and any adjourned hearings thereof;		
	- , ag				
	I certify that the foregoing is a complete stat representation of the debtor(s) in this bankrupt		gement for payment to me for		
	10/29/2009	/s/ Mark R. Schottler			
	Date	Mark R. Schottler Schottler & Associates 10 S. LaSalle St. Suite 1130 Chicago, IL 60603 Phone: (312) 236-7200 / Fax	Bar No. 6238871		
	/a/ Anturan D. Thomas				
	/s/ Antwon B. Thomas Antwon B. Thomas	/s/ Tondalya R Tondalya R. Tho			

## JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Antwon B. Thomas Tondalya R. Thomas

CASE NO

CHAPTER 13

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	10/29/2009	Signature // // // // // // // // // // // // //
Date	10/29/2009	Signature // Is/ Tondalya R. Thomas  Tondalya R. Thomas